

## How to file Short Term Disability (STD) FML & Pay Health Premiums

When you are unable to work due to a non-work-related injury, a pregnancy, or recovery from an illness, the Diocese's Short-Term Disability benefits are here to take care of you. The Diocese provides coverage that would pay you a benefit of 60% of your weekly earning. The maximum employer paid short term disability benefit you could receive is \$1,250 per week. There is a 14 day elimination period before the STD plan takes effect.

To file for short-term disability and start receiving your weekly benefits, follow these steps below.



To start, call Guardian at 800-268-2525, complete an online claim <a href="here">here</a>, or complete the <a href="mailto:start">STD Paper Form</a> and email to <a href="mailto:group\_std\_claims@glic.com">group\_std\_claims@glic.com</a>. If your absence is scheduled, such as pregnancy or a hospital stay, call Guardian within 30 days of your last day of work. If the absence is unscheduled, call right away.

## Make sure you have this information available:

. Name, address, and any other identification information:
2. Policy Number: 561322
3. Name of your entity and last day worked:
4.HR representative: Judy Allen at 727-344-1611 ext 5322
5. Physician's name, address, phone number, and fax number:



Once your claim is submitted, Guardian will contact the HR representative at the Diocese to get the employer portion of the form completed. Once the form is completed by the employee, employer, and physician, the claim is then submitted for approval. Once approved, your STD benefits will start after day 14 and will remit 60% of your weekly salary up to 9 weeks (based on physician's certification).



While filing the STD claim, make sure you also fill out the Family Medical Leave packet, which will grant up to 12 weeks of unpaid protected leave during a 12-month period to eligible employees (see policy and FML forms <a href="here">here</a>). You can utilize a combination of Sick and Vacation leave to cover the 14 day elimination period prior to STD to commence. You will receive STD payments directly from Guardian in a weekly basis.



Although your entity will continue to cover the employer portion of your health insurance while you are on Family Medical Leave, you are responsible to cover the employee portion of your health insurance and supplemental benefits for any unpaid portion of your leave. Your Business/Parish Manager can help you choose the best payment plan to cover your portion of benefits and the amount you owe.

**Options to remit payment during unpaid leave:** 

- Pre-paid: When the absence is scheduled, you can begin payroll deductions toward your premium prior to your leave.
- During leave: You must remit your employee portion of the health benefit and supplemental benefits to the Diocese at the beginning of every month.
- Upon return: You will have increased deductions for a selected number of payrolls to catch-up the amount owed for your portion of the health insurance premiums.

  Rev. 02/27/2024